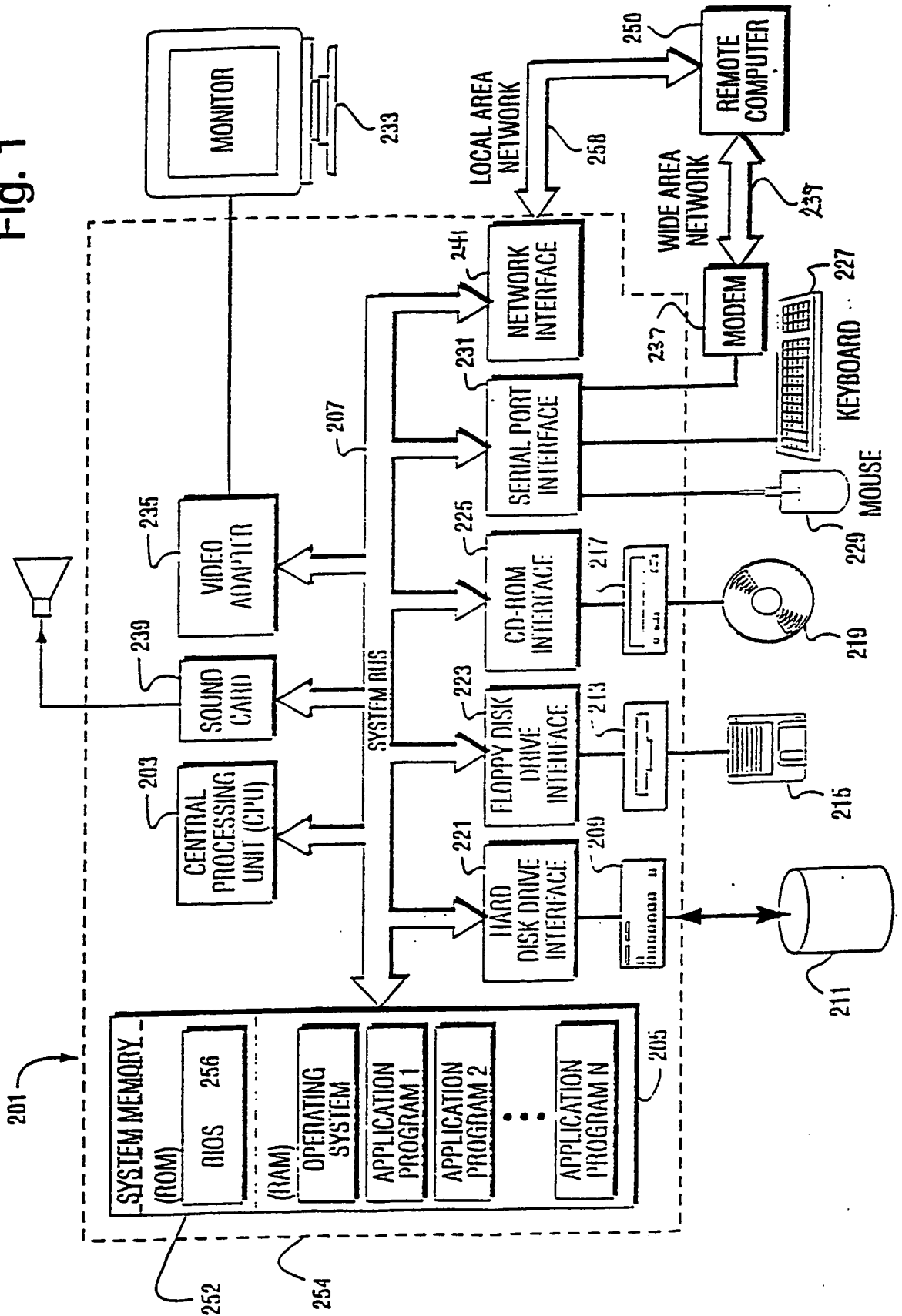


Fig. 1



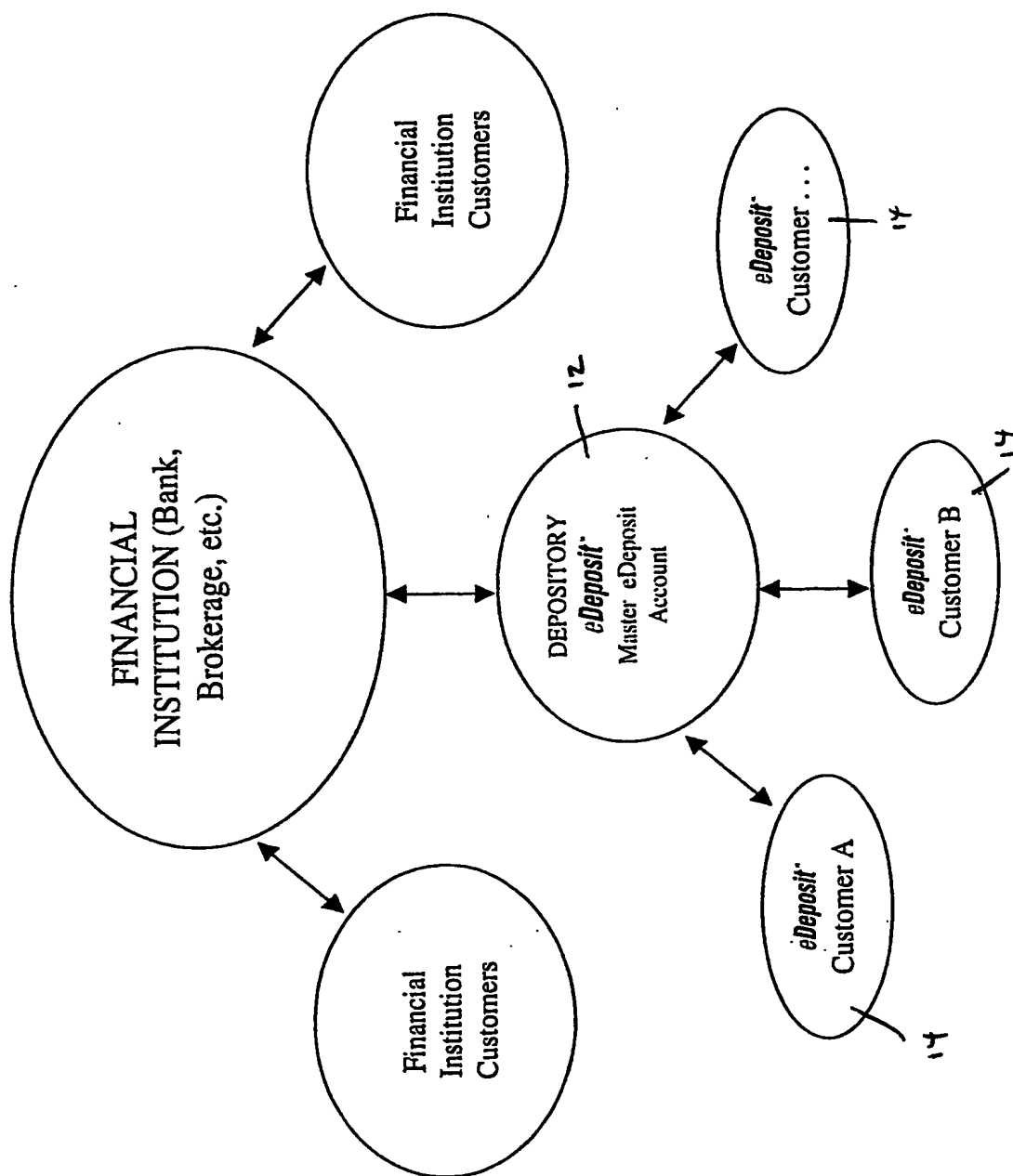


FIG. 2



Sign up with eDeposit Bank

- Customer A signs up with eDepositBank.com and receives their ATM card



ATM card

eDEPOSIT™ Bank Apply New | Login | My Accounts | Premium Access | Help

HOME PERSONAL BANKING BUSINESS BANKING RESOURCE CENTER CUSTOMER SERVICE eDEPOSIT.com

What is eDeposit Bank? | Roles | E-Bill Payment | Promotions | Demo | Optimize this site

Account Application: Identification: [Required fields have an asterisk and are in Green.]

Name: First * M Last * Date of Birth * (mm/dd/yyyy)

SSN * Address Address 1 * Address 2

City * State/Province * ZIP/Postal Code *

Country * [UNITED STATES] Own/Rent

Select Contact Information Home Phone * Work Phone Cell Phone

Fax Email Address *

Referral Information Marketing Code

Application Process

☒ Selection ☐ Identification ☐ Review ☐ Funding

FIG. 3



Send Funds

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[Logout](#) | [about us](#) | [terms of service](#)

[HOME](#) | [ACCOUNT ACTIVITY](#) | [PARTNER OPPORTUNITIES](#) | [HELP](#)

Logged in as: Mike Q. Bidder IP: 127.0.0.1
 Acct: 12490 Avail: \$14.60 Bal: \$16,229.83

Current Account Balances
 Funds available for use: \$14.60
 Funds on hold: \$16,215.23
 Total Account Balance: \$16,229.83

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Account Activity This Month

Date	ID	Transaction Type	Description	Amount	Available Balance	Account Balance
11/01/02	13834	Interest	Calculated on Average Daily Balance of 15686.67 @ 0.125000% for the month of October 2002	1.63	1.63	16,216.86
11/05/02	13839	Wire Initialized	Pending Wire Amount: {\$150.00}	0.00	1.63	16,216.86
11/05/02	13840	Deposit	Visa *****1111	15.00	16.63	16,231.86
11/05/02	13841	Payment	Convenience Fee	- 15.00	1.63	16,216.86
11/06/02	13842	Wire Initialized	Pending Wire Amount: {\$100.00}	0.00	1.63	16,216.86
11/06/02	13843	Deposit	Visa *****1111	15.00	16.63	16,231.86
11/06/02	13844	Payment	Convenience Fee	- 15.00	1.63	16,216.86
11/06/02	13845	Credit Card Deposit	Visa *****1111 {\$1.63}	2.63	4.26	16,219.49
11/06/02	13846	Fee	Convenience Fee	- 1.00	3.26	16,218.49
11/06/02	13847	Wire Initialized	Pending Wire Amount: {\$100.00}	0.00	3.26	16,218.49

Done Start New Money App Account View - Micro Microsoft PowerPoint Help

11/06/02 10:34 AM

FIG. 4



Send Funds Now

eDeposit Corporation - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites Mode Go
Address http://127.0.0.1:8080/edeposit/acc/index.cfm
US OFFERS Log In www.ri.org Dev
Logout about us terms of service

HOME
ACCOUNT ACTIVITY
PARTNER OPPORTUNITIES
HELP

Logged in as: Mike Q. Blüdder IP: 127.0.0.1

Send Money

Email address of recipient:
Repeat recipient's email:
Amount to send:
Cancel if not accepted by:
Password:

Send Funds Now

5
F16.



Email Notification

- Send email alert to recipient indicating that money is waiting for them at eDepositBank

Email not found

To: recipientwithoutaccount@isp.net
 From: customerA@eDepositBank
 Subject: Money Sent

A payment has been sent to you from Customer A From their eDeposit account. Please click below to Register for an account and receive this payment.

[Link to sign up](#)

FIG. 6A

Email found

To: recipientwithaccount@isp.net
 From: customerA@eDepositBank
 Subject: Money Sent

A payment has been sent to you from Customer A From their eDeposit account. Please click below to accept this payment.

[Link to accept payment](#)

FIG. 6B



Accept Funds

eDeposit Corporation - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Media Go Norton Antivirus Links CF Forums Login Dev

Address http://127.0.0.1/eDeposit/docs/index.cfm

eDEPOSIT HOME ACCOUNT ACTIVITY PARTNER OPPORTUNITIES HELP

Logged in as: Mike O. Bidder IP: 127.0.0.1

Acct: 12490 Avail: \$14.60 Bal: \$16,229.83

logout | about us | terms of service

Accept Funds

1/15/2003	sender@isp.net	I'm sending you funds.	100.00	Accept	Decline
1/20/2003	customer@buyer.com	INV:123458	123.45	Accept	Decline

FIG. 7

- Funds are transferred from the Sender's account to the Recipient's account when the recipient agrees to accept it.



Reserve Funds Now

eDeposit Corporation - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Forward Stop Search
Address http://127.0.0.1/eDeposit/acc/index.cfm
Logout | About Us | Terms of Service

eDEPOSIT™
HOME
ACCOUNT ACTIVITY
PARTNER OPPORTUNITIES
HELP
Logged in as: Nike Q. Bladder IP: 127.0.0.1
Act: 12490 Avail: \$14.60 Bal: \$16,229.93

Reserve Funds Now

Email address of recipient:
Repeat recipient's email:
Amount to send:
Condition:

Reserve Funds Now

Upon receipt of goods
When service is complete
On a certain date
When tracking number entered
etc.

FIG. 8



Email Notification

- Send email alert to recipient indicating that money is reserved for them at eDepositBank
- Funds are not transferred until Sender agrees to complete the transaction

To: recipientwithoutaccount@isp.net
 From: customerA@eDepositBank
 Subject: Money Sent

Cutsomer A has reserved \$ 100.00 for you in their eDeposit account for "some reason". Please click below to Register for an account and accept this payment. Once Customer A agrees that "condition" has been met, funds will transfer to your eDeposit account.

[Link to sign up](#)

FIG. 9A

To: recipientwithoutaccount@isp.net
 From: customerA@eDepositBank
 Subject: Money Sent

Customer A has reserved \$ 100.00 for you in their eDeposit account for "some reason". Please click below to accept this payment. Once Customer A agrees that "condition" has been met, funds will transfer to your eDeposit account.

[Link to accept payment](#)

FIG. 9B

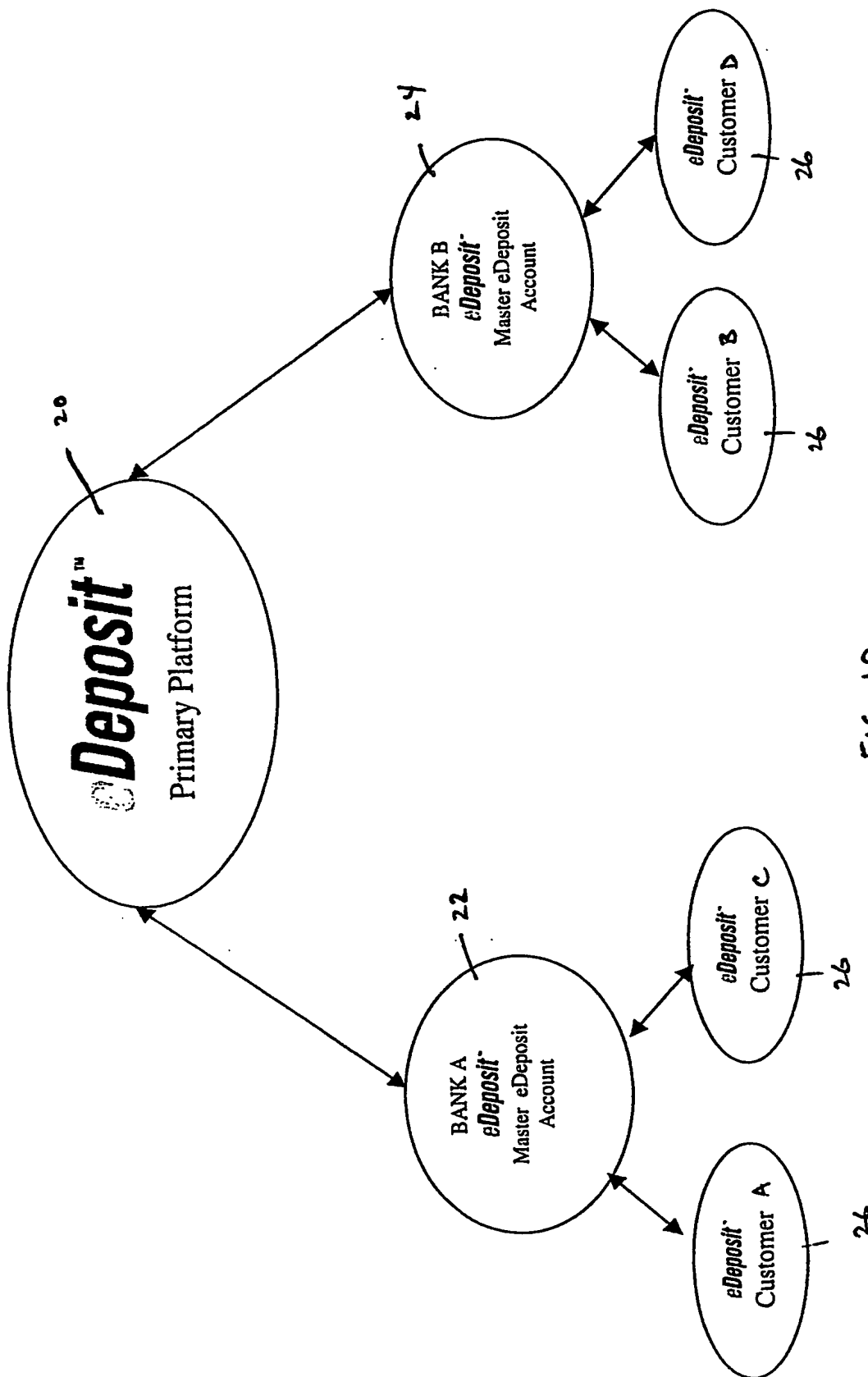


FIG. 10